

Ref #	Hits	Search Query	DBs	Default Operator	Plurals	Time Stamp
L1	977	705/39	USPAT	OR	OFF	2005/01/03 13:21
L2	1	individual adj (bank or financial) adj account and 1	USPAT	OR	OFF	2005/01/03 13:42
L3	1	"5907832".PN.	USPAT; USOCR	ADJ	ON	2005/01/03 13:25
L4	1	"4864110".PN.	USPAT; USOCR	ADJ	ON	2005/01/03 13:30
L5	1	"5068894".PN.	USPAT; USOCR	ADJ	ON	2005/01/03 13:36
L6	1	"5103478".PN.	USPAT; USOCR	ADJ	ON	2005/01/03 13:36
L7	1	"5347580".PN.	USPAT; USOCR	ADJ	ON	2005/01/03 13:36
L8	1	"5436971".PN.	USPAT; USOCR	ADJ	ON	2005/01/03 13:37
L9	1	"5495098".PN.	USPAT; USOCR	ADJ	ON	2005/01/03 13:37
L10	1	"5544246".PN.	USPAT; USOCR	ADJ	ON	2005/01/03 13:37
L11	0	"0223213.pn"	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT	OR	OFF	2005/01/03 13:44
L12	25	"0223213"	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT	OR	OFF	2005/01/03 13:44
S1	17	individual adj (bank or financial) adj account	USPAT	OR	OFF	2005/01/03 13:21
S2	1064	705/35	USPAT	OR	OFF	2003/07/21 10:36
S3	5	705/35 and (individual or personal) adj (bank or financial) adj account	USPAT	OR	OFF	2003/07/21 10:42
S4	38	705/35 and merchant adj account	USPAT	OR	OFF	2003/07/21 12:25
S6	1	705/35 and merchant adj account same pre-paid	USPAT	OR	OFF	2003/07/21 12:34
S7	374	705/42	USPAT	OR	OFF	2003/07/21 12:34
S8	18	705/42 and demand adj deposit	USPAT	OR	OFF	2003/07/21 17:14
S9	1	("5873072").PN.	USPAT; USOCR	OR	OFF	2003/07/21 17:14
S10	1	("6594647").PN.	USPAT; USOCR	OR	OFF	2004/03/09 10:50
S11	2468	(prepaid or pre-paid)	USPAT	OR	OFF	2004/03/30 14:42

S12	1327	((prepaid or pre-paid)) and account	USPAT	OR	OFF	2004/03/30 14:46
S14	2	merchant adj (prepaid or pre-paid)	USPAT	OR	OFF	2004/03/30 14:43
S15	78	((prepaid or pre-paid)) and (merchant or seller or business or vendor) adj account	USPAT	OR	OFF	2004/08/05 16:32
S16	1318	705/35	USPAT	OR	OFF	2004/08/05 16:29
S17	449	705/42	USPAT	OR	OFF	2004/08/05 16:29
S20	17	individual adj (bank or financial) adj account	USPAT	OR	OFF	2004/08/05 16:32
S21	80	((prepaid or pre-paid)) and (merchant or seller or business or vendor) adj account	USPAT	OR	OFF	2004/08/05 16:33
S22	4	705/35 and 705/42 and (((prepaid or pre-paid)) and (merchant or seller or business or vendor) adj account)	USPAT	OR	OFF	2004/08/05 16:33
S23	1	("5578808").PN.	USPAT	OR	OFF	2004/12/16 14:53
S24	1	("6282522").PN.	USPAT	OR	OFF	2004/12/16 15:12

S25	303	("3668653" "3980323" "4358671" "4405157" "4410962" "4438511" "4577152" "4588211" "4597046" "4620153" "4623965" "4625171" "4625276" "4649563" "4667985" "4707592" "4724521" "4725719" "4734858" "4755940" "4774655" "4787035" "4799156" "4815029" "4847604" "4864111" "4885777" "4901223" "4912309" "4926325" "4942532" "4942552" "4947028" "4949248" "4953085" "4962531" "4965742" "4972463" "4974878" "5007084" "5008929" "5014221" "5018196" "5021949" "5025373" "5036461" "5036484" "5046094" "5047923" "5083262" "5103478" "5113517" "5117356" "5119465" "5121945" "5146499" "5146553" "5148481" "5149945" "5161222" "5179690" "5193055" "5195130" "5202828" "5204947" "5206951" "5212369" "5220380" "5220501" "5239662" "5243284" "5256863" "5265155" "5272754" "5274821" "5276312" "5277192" "5278955" "5278972" "5294782" "5297249" "5307499" "5309351" "5317411" "5321806" "5321808" "5323448" "5347580" "5347632" "5349678" "5351296" "5367572" "5367635" "5373561" "5377191" "5379344" "5383113" "5386517" "5390314" "5396546" "5404393" "5416831" "5418908" "5433483" "5461217" "5475585" "5475740" "5475858" "5487107" "5497412" "5497487" "5499343" "5510710" "5511122" "5517569" "5521980" "5526037" "5526409" "5530844" "5544161" "5544246" "5544320" "5546582" "5548721" "5550561").PN. OR ("5550984" "5552586" "5557203" "5563878" "5570465" "5577109" "5577233" "5581478" "5581686" "5581708" "5583940" "5586036" "5586175" "5590038" "5590181" "5590196" "5590197" "5590199" "5592535"	US-PGPUB; USPAT; USOCR	ADJ	ON	2004/12/16 15:23
Search History	1/3/05 1:48:54 PM	Page 3	5602905	5602915	C:\APPS\EAST\Workspaces\5602915.wsp	

S26	2	("5579222").PN.	USPAT; EPO; JPO; DERWENT	OR	OFF	2004/12/27 14:41
S27	2	("6470394").PN.	USPAT; EPO; JPO; DERWENT	OR	OFF	2004/12/27 14:41
S28	2	("5455865").PN.	USPAT; EPO; JPO; DERWENT	OR	OFF	2004/12/29 09:23
S29	2	("5892900").PN.	USPAT; EPO; JPO; DERWENT	OR	OFF	2004/12/29 09:23

Business Methods

ELECTRONIC FUNDS TRANSFER (EFT)
Dialog Toolkit Interface

④ List of Databases Searched

Full-Text Databases - Group 1, Descriptions

ABI/INFORM® (File 15)
Computer Database™ (File 275)
PROMT® (File 16)
PROMT® Backfile (File 160)
Trade & Industry Database™ (File 148)

Full-Text Databases - Group 2, Descriptions

American Banker (File 625)
Bond Buyer (File 626)
Business & Industry® (File 9)
Business Wire (File 610, 810)
Dialog Finance & Banking Newsletters (File 267)
Knight-Ridder/Tribune Business News (File 608)
The McGraw-Hill Companies Publications Online (File 624)
New Product Announcements/Plus® (NPA/Plus) (File 621)
Newsletter Database™ (File 636)
PR Newswire (File 613, 813)
San Jose Mercury News (File 634)
World Reporter (File 20)
Financial Times Fulltext (File 476)

Abstract Databases, Descriptions

Dissertation Abstracts Online (File 35)
EconLit (File 139)
Financial Times Abstracts (File 473)
Globalbase™ (File 583)
Inside Conferences (File 65)
INSPEC (File 2)
Internet & Personal Computing Abstracts (File 233)
New York Times Abstracts (File 474)
Softbase: Reviews, Companies and Products (File 256)
Wall Street Journal Abstracts (File 475)
Wilson Applied Science & Technology Abstracts (File 99)

POWERED BY **Dialog**[LOGOFF](#)**Search results:** 5 titles **Select All** **None**

Titles on this page:

[Display Checked](#)[Display All](#)**Search Report****Database Name** **Database Number**

ABI/INFORM	15
TRADE&INDUSTRY	148
PROMT (90-PRESENT)	16
PROMT (1972-1989)	160
COMPUTER DATABASE	275

Set **Description**

S1	(merchant()account)
S2	S1
S3	(eft or efts or electronic()funds()transfer???? or financial()(electronic()data()interchang? or edi) or fedi)/ti,de,ab
S4	s2 and s3
S5	RD
S6	SORT /ALL/pd,a

- 1 Point-of-sale networks make their move. (includes related article on electronic benefit transfer) - Sept - 1990 - Gale Group Computer Database™
- 2 For EFT, the future is now: an interview with Jonathan Morgenstern. (electronic funds transfer)(Interview) - April - 1996 - Gale Group Trade and Industry Database™
- 3 Pay it on the Net - Jun 2001 - Word Count: 1706 - ABI/INFORM®
- 4 E-payment: a 'world bank' for the connected -- Security is no longer the central pitch -- it's all about convenience. - Jan 18 - 2002 - Gale Group Trade and Industry Database™
- 5 Real-time rentals - Nov/Dec 2003 - Word Count: 1478 - ABI/INFORM®

 Select All **None**

Titles on this page:

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To display full records, click a title or use the checkboxes and display buttons

POWERED BY **Dialog**[LOGOFF](#)**Search results:** 1 titles **Select All None**

Titles on this page:

[Display Checked](#)[Display All](#)**Search Report****Database Name** **Database Number**

BUSINESS & INDUS	9
BUSINESS WIRE	810
MCGRAW-HILL PUBS	624
PR NEWSWIRE	813
NEWSLETTER DB	636
NEW PRODUCT ANNMT	621
GLOBAL REPORTER	20
AMERICAN BANKER	625
BOND BUYER	626
DIALOG FIN & BANK	267
KR/T BUS NEWS	608
SAN JOSE MERCURY	634
FT INFORMATION LTD	476

Set **Description**

S1	(merchant()account)
S2	S1
S3	(eft or efts or electronic()funds()transfer???? or financial()(electronic()data()interchang? or edi) or fedi)/ti,de,ab
S4	s2 and s3
S5	RD
S6	SORT /ALL/pd,a

1 Creative Payment Services Widens Range of Services to Become "Single Source" Payment Processing Solution for Internet and Telemarketing Merchants - November 03, 1998 - World Reporter

 Select All None

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To display full records, click a title or use the checkboxes and display buttons

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Search Report

Database Name	Database Number
ECONLIT	139
DISSERTATION	35
ABS	
GLOBALBASE	583
INSPEC 69-PRES	2
INSIDE CONFERENCES	65
APPLIED SCI & TECH	99
INTERNET-PC ABS	233
FT ABSTRACTS	473
NYT ABSTRACTS	474
WSJ ABSTRACTS	475

Set **Description**

S1	(merchant()account)
S2	S1
S3	(eft or efts or electronic()fund? ?()transfer? or financial()(electronic()data()interchang? or edi) or fedi)/ti,de
S4	s2 and s3
S5	RD

Help Tips for 'Zero Records' - How To Get More Records

- Don't over-specify: use only the search options you really need -- leave the others blank.
- Exclude "implied concepts": leave out words like 'research' or 'effects.'
- Use more wildcards to search different word endings: use COMPUTER? in place of COMPUTER.
- Check the format of your entry. Follow the Search Tips examples shown on the search page.
- Check for misspelled words.
- Check that you are using parentheses correctly when you combine words with AND, OR, NOT.

For more tips on searching, see the [Help page](#).